

**PRELIMINARY AMENDMENT- USPTO 09/634612-PCT/US01/09661 4/30/02****CLAIMS - MARKED COPY****CLAIMS**

1. Cards and related services that use non-metallic, symbolic colors to target specific demographic groups, including, but not limited to "Lavender", "Pink", "Red", "White", and "Green".
2. Per claim 1, "Lavender" or "Lavender Card" --- card and related services aimed at Gay and Lesbian populations.
3. Per claim 1, "Pink" or "Pink Card" --- card and related services aimed at women, promoting the detection of cancer.
4. Per claim 1, "Red" or "Red Card" --- card and related services aimed at AIDS awareness.
5. Per claim 1, "White" or "White Card" --- card and related services aimed at citizens that are particularly religious.
6. Per claim 1, "Green" or "Green Card" --- card and related services aimed at citizens interested in environmental preservation.
7. [Novel features that are provided by a credit card entity.] **CLAIM CANCELLED SANS REPLACEMENT.**
8. [Per claim seven, such as where said] Where a credit card entity provides a singular card with a plurality of cardholder names on said card.
9. Per claim 8, where said plurality of cardholder names pertains specifically to a Gay or Lesbian couple.
10. Per claim 8, whereas on the back of said card is a singular signature location reserved for the signature of the sole cardholder who is the actual bearer of said card.
11. Per claim 8, whereas on the back of said card is a plurality of signature locations, where all of the cardholders whose names appear on the face of said card may each have a location for his signature.

12. [Per claim seven, such as where said] Where a credit card entity provides a reward program for information leading to the arrest and conviction of perpetrators that are responsible for the death or severe injury of a cardholder.
13. Per claim 12 [seven], such as where said credit card entity provides a conduit of information where interested parties may learn of details and reward information about a deadly or severely injurious crime that has occurred against a cardholder, where said conduit consists of any communicative means such as a website, press release, etc.
14. [Per claim seven, such as where said] Where a credit card entity provides a card that has a space, field, or zone located on said card, where said space, field or zone contains any message that is customized, created, selected, or specified by the card applicant.
15. Per claim 14, where said message is a dedication, show of support, or memorial.
16. [Per claim seven, such as where said credit card entity provides the ability to acknowledge or memorialize whatever is appropriate to the situation at hand, whether it is loved ones, a higher power, etc., on a memorial, where said memorial is comprised of any embodiment, whether said memorial is of a physical nature (such as a monument), an online memorial (that would appear on a website), etc.] **CLAIM CANCELLED AND REPLACED BY CLAIM NUMBERS 33 AND 34.**
17. [Per claim seven, such as where said] Where a credit card entity provides reminders, tips, and suggestions for any health related topic, health related preventive measure, medical check-up, medical exam, or medical procedure, including (but not limited to) monthly breast or testicular self-exam reminders; seasonal skin cancer prevention and screening reminders; annual mammogram, gynecological exam, prostate exam or flu vaccination reminders; and reminders for less frequent procedures such as colorectal exams, bone density screenings or child immunizations, or even health related matters regarding dental, vision, pet health, and so on.

18. Per claim 36 [seventeen], where said reminders, tips, and suggestions appear directly on the card transaction/activity statement.
19. Per claim 18, where said reminders, tips, and suggestions that appear on said card transaction/activity statement are detachable from said statement by a perforation, or by any other means that allows for separation, where said reminder portion may be removed from and stored separately from the transaction/activity portion of the card statement.
20. [Per claim seventeen, where said reminders, tips, and suggestions do not appear directly on the card transaction/activity statement but are included as a separate item in the card transaction/activity statement enclosure, and where said separate item may also be presented to cardholders independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.] **CLAIM CANCELLED AND REPLACED BY CLAIMS 37, 38, AND 39.**
21. Per claim 36 [seventeen], where said cardholders may specify when to have a reminder remind them about any crucial medical exam or procedure, such as a mammogram, gynecological exam, or prostate exam; for example, choosing to be reminded in October about getting a mammogram during the month of October.
22. Per claim 36 [seventeen], where said cardholders may specify how many months or billing cycles in advance they wish to start receiving "warning" reminders of any impending medical exam or procedure, such as a mammogram, gynecological exam, or prostate exam, thus allowing for plenty of time to schedule the medical appointment; for example, choosing a two month lead will result in receiving "warning" reminders in August and September that will provide a "You should have your mammogram and your OB/GYN examinations performed in October" reminder.
23. Per claim 36 [seventeen], where said cardholders receive a follow-up message/reminder the month or billing cycle after the specified month that any medical exam or procedure was to occur; for example, if October was chosen as the "mammogram-OB/GYN month", November's message may

read "Being that it is now November, you should have had your mammogram and your ob/gyn examinations performed last month!!! If you had them done, congratulations!!! If not, please schedule your appointments today."

24. [Per claim seven, such as where said credit card entity sets up health appointments, examinations, and procedures with a cardholder's appointed health care professionals on behalf of said cardholder.] **CLAIM CANCELLED AND REPLACED BY CLAIMS 43 AND 44.**

25. [Per claim seven, such as where said credit card entity provides comprehensive information on any health related topic, such as self-examination instructions, directories of facilities that provide procedures along with information on where to get free or low cost procedures, information on the latest treatments for a given disease or affliction, etc.] **CLAIM CANCELLED AND REPLACED BY CLAIMS 45 AND 46.**

26. [Per claim seven, such as where said credit card entity provides health related mechanisms to assist or comfort individuals that are afflicted with or affected by any disease or condition, such as "buddy" systems, online chat rooms, support hotlines, support for individuals affected by the loss of a loved one due to any disease, affliction or condition, etc.] **CLAIM CANCELLED AND REPLACED BY CLAIMS 47 AND 48.**

27. Per claim 36 [seven], such as where said credit card entity provides health related financial disbursements to said cardholders that are earmarked for any health related matters, such as providing funding for health related examinations, tests, or procedures (such as mammograms), funding for individuals that become afflicted with a particular disease (such as breast cancer), disbursements to help pay for an individual cardholder's or corporate cardholders' health insurance premiums, etc.

28. Per claim 36 [seven], such as where said credit card entity provides said cardholders with religion related reminders, tips, and suggestions that appear directly on the card transaction/activity statement, or where said reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where said separate item may also

be presented to said cardholders independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

29. [Per claim seven, such as where said] Where a credit card entity provides cardholders with gardening and planting reminders, tips, and suggestions that appear directly on the card transaction/activity statement, or where said reminders, tips, and suggestions are included as a separate item in the card transaction/activity statement enclosure, or where said separate item may also be presented to said cardholders independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
30. [Per claim seven, such as where said credit card entity provides helpful beneficial periodic reminders, tips, and suggestions expounded upon in the specification (that are in no way related to card matters) that appear directly on the card transaction/activity statement, or are included as a separate item in the card transaction/activity statement enclosure, or where said separate item may also be presented to the cardholder independently of said statement enclosure by any means such as mail, fax, e-mail, phone, smartcard reader, etc.] **CLAIM CANCELLED AND REPLACED BY CLAIMS 49,50,51,52, 53, 54, 55, 56, 57, 58, AND 59.**
31. [Per claim seven, such as where said] Where a credit card entity provides cardholders with ongoing periodic descriptive and/or visual updates on projects that are supported through cardholder patronage of a card issuer's card and related services, where said updates appear on a card statement, or through a centrally disseminated conduit of information, such as a website, or through any other media.
32. [Per claim seven, such as where said] Where a credit card entity provides cardholders with a cash-back feature that is distributed at the time of spring planting to help cover costs associated with gardening and/or landscaping.

33. Where a credit card entity directly provides cardholders with the opportunity to acknowledge or memorialize whatever is appropriate to the situation at hand, whether it is loved ones, a higher power, etc., on a memorial, where said memorial is comprised of any embodiment, whether said memorial is of a physical nature (such as a monument), an online memorial (that would appear on a website), etc.
34. Where a credit card entity indirectly provides cardholders with the opportunity to acknowledge or memorialize whatever is appropriate to the situation at hand, whether it is loved ones, a higher power, etc., on a memorial, where said memorial is comprised of any embodiment, whether said memorial is of a physical nature (such as a monument), an online memorial (that would appear on a website), etc, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity.
35. Per claim 17, where said credit card entity provides said reminders, tips, and suggestions, as well as other health related features, to the general public as a public service.
36. Per claim 17, where said credit card entity provides said reminders, tips and suggestions, as well as other health related features, to cardholders.
37. Per claim 36, where said reminders, tips, and suggestions do not appear directly on a card transaction/activity statement but are included as a separate item in the card transaction/activity statement enclosure.
38. Per claim 36, where said reminders, tips, and suggestions, are presented to said cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided directly by said credit card entity to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
39. Per claim 36, where said reminders, tips, and suggestions, are presented to cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided indirectly by said credit card entity to said cardholders through the use of a third party, where

said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity, where said third party directly provides said reminders, tips, and suggestions to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.

40. Per claim 36, where said reminders, tips, and suggestions may be automatic, general, and non cardholder-specific, and do not rely on a given cardholder's basic cardholder information or cardholder preferences information.
41. Per claim 36, where said reminders, tips, and suggestions make use of a given cardholder's basic cardholder information to tailor said reminders, tips, and suggestions.
42. Per claim 36, where said reminders, tips, and suggestions make use of a given cardholder's cardholder preferences information, where said cardholder preferences information may be used to customize or tailor any or all aspects of said reminders, tips, and suggestions, where said aspects include (but are not limited to) parameters, content, text, etc, with the end result reflecting the preferences or desires of said given cardholder.
43. Per claim 36, such as where said credit card entity directly sets up health appointments, examinations, and procedures with said cardholder's appointed health care professionals, using information provided by said cardholder, on behalf of said cardholder.
44. Per claim 36, such as where said credit card entity indirectly sets up health appointments, examinations, and procedures with said cardholder's appointed health care professionals, using information provided by said cardholder, on behalf of said cardholder, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity.
45. Per claim 35, such as where said credit card entity directly provides comprehensive information on any health related topic to said public, such as self-examination instructions, directories of facilities that provide procedures along with information on where to get free or low cost procedures,

- information on the latest treatments for a given disease or affliction, etc., where said public also includes cardholders as well.
46. Per claim 35, such as where said credit card entity indirectly provides comprehensive information on any health related topic to said public, such as self-examination instructions, directories of facilities that provide procedures along with information on where to get free or low cost procedures, information on the latest treatments for a given disease or affliction, etc., where said public also includes cardholders as well, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity.
47. Per claim 35, such as where said credit card entity directly provides health related mechanisms to assist or comfort members of said public that are afflicted with or affected by any disease or condition, such as "buddy" systems, online chat rooms, support hotlines, support for individuals affected by the loss of a loved one due to any disease, affliction or condition, etc., where said public also includes cardholders as well.
48. Per claim 35, such as where said credit card entity indirectly provides health related mechanisms to assist or comfort members of said public that are afflicted with or affected by any disease or condition, such as "buddy" systems, online chat rooms, support hotlines, support for individuals affected by the loss of a loved one due to any disease, affliction or condition, etc., where said public also includes cardholders as well, through the use of a third party, where said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity.
49. Where a credit card entity provides cardholders with helpful beneficial reminders, tips, and suggestions that are in no way related to and are outside the scope of card matters.
50. Per claim 49, where said reminders, tips, and suggestions appear directly on the card transaction/activity statement.
51. Per claim 50, where said reminders, tips, and suggestions that appear on said card transaction/activity statement are detachable from said statement by a



perforation, or by any other means that allows for separation, where said reminder portion may be removed from and stored separately from the transaction/activity portion of the card statement.

52. Per claim 49, where said reminders, tips, and suggestions do not appear directly on a card transaction/activity statement but are included as a separate item in the card transaction/activity statement enclosure.
53. Per claim 49, where said reminders, tips, and suggestions, are presented to said cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided directly by said credit card entity to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
54. Per claim 49, where said reminders, tips, and suggestions, are presented to cardholders independently of a card transaction/activity statement or a card transaction/activity statement enclosure, and are provided indirectly by said credit card entity to said cardholders through the use of a third party, where said third party may be associated with, retained by, referred by, or linked (via Internet or intranet) with said credit card entity, where said third party directly provides said reminders, tips, and suggestions to said cardholders by any means such as mail, fax, e-mail, phone, smartcard reader, etc.
55. Per claim 49, where said reminders, tips, and suggestions may be automatic, general, and non cardholder-specific, and do not rely on a given cardholder's basic cardholder information or cardholder preferences information.
56. Per claim 49, where said reminders, tips, and suggestions make use of a given cardholder's basic cardholder information to tailor said reminders, tips, and suggestions.
57. Per claim 49, where said reminders, tips, and suggestions make use of a given cardholder's cardholder preferences information, where said cardholder preferences information may be used to customize or tailor any or all aspects of said reminders, tips, and suggestions, where said aspects include (but are not limited to) parameters, content, text, etc, with the end result reflecting the preferences or desires of said given cardholder.

58. Per claim 49, where said reminders, tips, and suggestions consists of a “theme” or topicality pertaining to a particular subject, such as vehicle maintenance, birthdays, home maintenance, etc.
59. Per claim 49, where said reminders, tips, and suggestions consists of an “non-theme” embodiment, with a boundless range of subject matters and intended uses that is limited only by the desires of said credit card entity and/or said cardholders.